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Dated: October 1, 2003



Yayoi Isaacson

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In the application of:

Dao-Ping BAO et al.

Serial No.: Not Yet Assigned

Filing Date: Concurrently Herewith

For: MANAGING MICROPAYMENT  
TRANSACTIONS WITH VALUE  
ACCOUNTS

Examiner: Not Yet Assigned

Group Art Unit: Not Yet Assigned

**INFORMATION DISCLOSURE  
STATEMENT UNDER 37 C.F.R. § 1.97 & 1.98**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

Dear Sir:

Pursuant to 37 C.F.R. § 1.97 and § 1.98, Applicants submit for consideration in the above-identified application the documents listed on the attached Form PTO-1449. Copies of the documents are also submitted herewith. The Examiner is requested to make these documents of record.

This Information Disclosure Statement is submitted:

- ☒ With the patent application.
- ☐ Within three months of the application filing date or before mailing of a first Office Action on the merits; accordingly, no fee or separate requirements are required.
- ☐ After receipt of a first Office Action on the merits but before mailing of a final Office Action or Notice of Allowance.
  - ☐ A fee is required. A check in the amount of \* is enclosed.
  - ☐ A fee is required. Accordingly, a Fee Transmittal form (PTO/SB/17) is attached to this submission in duplicate.
  - ☐ A Certification under 37 C.F.R. § 1.97(e) is provided below; accordingly, no fee is believed to be due.
- ☐ After mailing of a final Office Action or Notice of Allowance, but before payment of the issue fee.
  - ☐ A Certification under 37 C.F.R. § 1.97(e) is provided below and a check in the amount of \* is enclosed.
  - ☐ A Certification under 37 C.F.R. § 1.97(e) is provided below and a Fee Transmittal form (PTO/SB/17) is attached to this submission in duplicate.

Applicants would appreciate the Examiner initialing and returning the Form PTO-1449, indicating that the information has been considered and made of record herein.

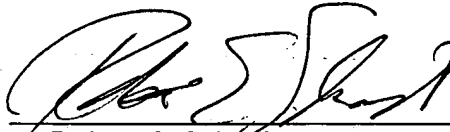
The information contained in this Information Disclosure Statement under 37 C.F.R. § 1.97 is not to be construed as a representation that: (i) a complete search has been made; (ii) additional information material to the examination of this application does not exist; (iii) the information, protocols, results and the like reported by third parties are accurate or enabling; or (iv) the above information constitutes prior art to the subject invention.

In the unlikely event that the transmittal letter is separated from this document or the Patent Office determines that an extension and/or other relief is required, applicants petition for any required relief including extensions of time and authorizes the Commissioner to charge the

cost of such petitions and/or other fees due in connection with the filing of this document to **Deposit Account No. 03-1952** referencing **544642000100**. However, the Commissioner is not authorized to charge the cost of the issue fee to the Deposit Account.

Dated: October 1, 2003

Respectfully submitted,

By: 

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<b>Form PTO-1449</b>  <b>INFORMATION DISCLOSURE CITATION IN AN APPLICATION</b>  <i>(Use several sheets if necessary)</i>	Docket Number 544642000100	Application Number Not Yet Assigned
	Applicant  Dao-Ping BAO et al.	
	Filing Date Concurrently Herewith	Group Art Unit Not Yet Assigned
	Mailing Date October 1, 2003	

### U.S. PATENT DOCUMENTS

Examiner Initials	Ref. No.	Date	Document No.	Name	Class	Subclass	Filing Date If Appropriate
	1.	9/2/1997	5,663,546	Cucinotta et al.			
	2.	10/29/2002	6,473,740 B2	Cockrill et al.			

### FOREIGN PATENT DOCUMENTS

Examiner Initials	Ref. No.	Date	Document No.	Country	Class	Subclass	Translation YES NO
	3.	11/9/2000	WO 00/67177	PCT			

### OTHER DOCUMENTS

*(including author, title, Date, Pertinent Pages, Etc.)*

Examiner Initials	Ref. No.	Title
	4.	George Anders, "Nickel-and-Dimed to Death", Fast Company, Issue 52, Nov. 2001, pg. 204, downloaded 4/18/2003 from <a href="http://www.fastcompany.com">www.fastcompany.com</a> , 3 pgs.
	5.	Marshall Brian, "How Penny Per Page Might Work", Howstuffworks.com, downloaded 5/16/2002, 10 pgs.
	6.	Steve Crocker, "The Siren Song of Internet Micropayments", iMP Magazine, 4/22/1999, downloaded 4/18/2003 from <a href="http://www.cisp.org">www.cisp.org</a> , 7 pgs.
	7.	Dru Jay, "Rethinking Micropayments", 1/17/00, downloaded 4/18/2003 from <a href="http://misnomer.ediththispage.com">http://misnomer.ediththispage.com</a> , 5 pgs.
	8.	Michael Hurwicz, "The Return of Micropayments", CMP new.architect, Internet Strategies for Technology Leaders, 2001, downloaded 4/18/2003 from <a href="http://www.webtechniques.com">www.webtechniques.com</a> , 8 pgs.
	9.	Jari Kytöjoki et al., "Micropayments-Requirements and Solutions", Dept. of Computer Science, Helsinki Univ. of Technology, 1/10/2000, downloaded 4/18/2003 from <a href="http://www.tml.hut.fi/Opinnot/">www.tml.hut.fi/Opinnot/</a> , 29 pgs.
	10.	Steve Smith, "Paying for content and making content pay: online micropayment strategies and solutions", Qpass Inc., 4/1/2003, downloaded 4/11/2003 from <a href="http://www.qpass.com">www.qpass.com</a> , 6 pgs.
	11.	Clay Shirky, "The Case Against Micropayments", Published on The O'Reilly Network, 12/19/2000, downloaded 4/18/2003 from <a href="http://www.openp2p.com">www.openp2p.com</a> , 6 pgs.
	12.	Don Tapscott, "Giving a Lift to Micropayments", Computerworld, 12/18/2000, downloaded 4/22/2003 from <a href="http://www.computerworld.com">www.computerworld.com</a> , 3 pgs.

EXAMINER:

DATE CONSIDERED:

EXAMINER: Initial if citation considered, whether or not the citation conforms with MPEP 609. Draw a line through the citation if not in conformance and not considered. Include a copy of this form with next communication to applicant.

<b>Form PTO-1449</b>  <b>INFORMATION DISCLOSURE CITATION IN AN APPLICATION</b>  <i>(Use several sheets if necessary)</i>	Docket Number 544642000100	Application Number Not Yet Assigned
	Applicant  Dao-Ping BAO et al.	
	Filing Date Concurrently Herewith	Group Art Unit Not Yet Assigned
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	13.	Hyperwallet, The Way to Pay Online ..., 2002, downloaded 4/22/2003 from www.hyperwallet.com, 11 pgs.
	14.	Thierry Michel, "The W3C Ecommerce/Micropayment Activity is now closed", W3C Technology and Society domain, 8/31/2001, downloaded 4/18/2003 from www.w3.org/ECommerce/Micropayments, 5 pgs.

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